

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas A. Hooper, Jr.
Mary E. Hooper
Debtors

Case No. 15-01957-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 43

Date Rcvd: Aug 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2020.

db/jdb +Thomas A. Hooper, Jr., Mary E. Hooper, 3218 Dunlop Lane, AptF,
Mechanicsburg, PA 17055-7056
cr +Jeremy Allen Haring, UC Tax Collections Support, 651 Boas street, Room 702,
Harrisburg, PA 17121, UNITED STATES OF AMERICA 17121-0751
cr +Tracy Updike, Schiffman, Sheridan & Brown, P.C., 2080 Linglestown Road, Suite 201,
Harrisburg, PA 17110-9670
4660948 Apria Healthcare, PO Box 3475, Toledo, OH 43607-0475
4660949 Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, P.O. Box 8875,
Camp Hill, PA 17001-8875
4642827 +Camp Hill Borough, 2145 Walnut Street, Camp Hill, PA 17011-3830
4642831 +Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641
4642832 +Commonwealth of Pennsylvania, Bureau of Labor and Industry,
Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4643431 +Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit,
651 Boas Street, Room 702, Harrisburg, PA 17121-0751
4713865 +Craig A. Diehl, 3464 Trindle Road, Camp Hill, PA 17011-4436
4642833 +Cumberland County Tax Claim Bureau, 1 Courthouse Square, Carlisle, PA 17013-3339
4700658 +Fulton Friedman & Gullace, LLP, 130B Gettysburg Pike, Mechanicsburg, PA 17055-5653
4657685 JPMorgan Chase Bank, N.A. s/b/m to Bank One, N.A., 3415 Vision Drive, Columbus, Ohio 43219
4660951 +James C. Warmbrodt, Esquire, Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500,
Pittsburgh, PA 15219-1842
4700659 +Law Offices of Craig A. Diehl, 3464 Trindle Road, Camp Hill, PA 17011-4436
4642836 +Metro Bank, P.O. Box 4999, Harrisburg, PA 17111-0999
4700660 +Michaels, Louis & Associates, Inc., PO Box 1062, Moon Township, PA 15108-6062
4700662 Midland Funding LLC, c/o Pressler and Pressler, LLP, 7 Entin Road,
Parsippany, NJ 07054-5020
4700663 +Midland Funding, LLC, c/o Fulton, Friedman & Gullace LLP, 130B Gettysburg Pike,
Mechanicsburg, PA 17055-5653
4642839 +NCB Management Services, 1 Allied Drive, Trevoze, PA 19053-6945
4700664 +North Star Capital Acquisition LLC, c/o Apothaker & Associates, PC,
520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
4700665 Shapiro Law Office, P.C., 712 Darby Road, PO Box 20, Havertown, PA 19083-0210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Aug 11 2020 19:26:25
Department of Labor and Industry, Office of Chief Counsel, 651 Boas Street, 10th Floor,
Harrisburg, PA 17121
cr EDI: IRS.COM Aug 11 2020 23:28:00 Internal Revenue Service, Special Procedures Branch,
P.O. Box 12051, Room 6404, Philadelphia, PA 19105
4642825 EDI: AMEREXP.COM Aug 11 2020 23:28:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
4684740 EDI: BECKLEE.COM Aug 11 2020 23:28:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4700654 +EDI: ACCE.COM Aug 11 2020 23:28:00 Asset Acceptance LLC, 28405 Van Dyke,
Warren, MI 48093-7132
4642826 E-mail/Text: rmcollections@belco.org Aug 11 2020 19:26:22 Belco Community Credit Union,
449 Eisenhower Boulevard, Harrisburg, PA 17111
4700655 +E-mail/Text: notices@burt-law.com Aug 11 2020 19:26:43 Burton Neil & Associates, P.C.,
1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
4642828 EDI: CAUT.COM Aug 11 2020 23:28:00 Chase, P.O. Box 901076, Fort Worth, TX 76101-2076
4700657 +EDI: CITICORP.COM Aug 11 2020 23:28:00 CitiBank (South Dakota), N.A.,
701 East 60th Street N, Sioux Falls, SD 57104-0493
4660950 EDI: DISCOVER.COM Aug 11 2020 23:28:00 Discover Bank, 6500 New Albany Road,
New Albany, OH 43054
4650812 EDI: DISCOVER.COM Aug 11 2020 23:28:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4642829 EDI: JPMORGANCHASE Aug 11 2020 23:28:00 Chase Home Finance LLC, P.O. Box 24696,
Columbus, OH 43224
4642830 EDI: JPMORGANCHASE Aug 11 2020 23:28:00 Chase/Bank One Card Service, P.O. Box 15298,
Wilmington, DE 19850
4693357 EDI: JPMORGANCHASE Aug 11 2020 23:28:00 JPMorgan Chase Bank, N.A. successor by merger to B,
Chase Records Center, Attn: Correspondence Mail, MAIL CODE: LA4-5555, 700 Kansas Lane,
Monroe, LA 71203
4642835 E-mail/PDF: resurgentbknofications@resurgent.com Aug 11 2020 19:32:56 LVNV Funding LLC,
P.O. Box 10497, Ste 110 Ms 576, Greenville, SC 29603-0497
4642837 EDI: MID8.COM Aug 11 2020 23:28:00 Midland Credit Management Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
4649109 +EDI: MID8.COM Aug 11 2020 23:28:00 Midland Credit Management, Inc.,
as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
4700661 +EDI: MID8.COM Aug 11 2020 23:28:00 Midland Funding LLC, 8875 Aero Drive,
San Diego, CA 92123-2255
4642838 +EDI: MID8.COM Aug 11 2020 23:28:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4642841 EDI: PRA.COM Aug 11 2020 23:28:00 Portfolio Recovery, 120 Corporate Boulevard,
Norfolk, VA 23502

4642840 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2020 19:26:30
Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division,
Harrisburg, PA 17128-0946

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4653523* ++BELCO COMMUNITY CREDIT UNION, ATTN ATTN COLLECTIONS DEPARTMENT, 449 EISENHOWER BLVD,
HARRISBURG PA 17111-2301
(address filed with court: Belco Community Credit Union, 449 Eisenhower Blvd,
Harrisburg, PA 17111)

4643432* +Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit,
651 Boas Street, Room 702, Harrisburg, PA 17121-0751

4642834* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346

(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114)
4700656 ##+Cedar Cliff, L.P., 2555 Kingston Road, Suite 180, York, PA 17402-3784

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2020 at the address(es) listed below:

Arthur Selikoff on behalf of Creditor Department of Labor and Industry
ra-li-esbkpt-hbg@state.pa.us, aselikoff@state.pa.us
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Christopher A DeNardo on behalf of Creditor JPMorgan Chase Bank, N.A. s/b/m to Bank One, N.A.
pabk@logs.com
D Brian Simpson on behalf of Creditor Internal Revenue Service d.brian.simpson@usdoj.gov,
jennifer.sbert@usdoj.gov
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
LeeAne O Huggins on behalf of Creditor JPMorgan Chase Bank, N.A. s/b/m to Bank One, N.A.
pabk@logs.com
Lisa A Rynard on behalf of Debtor 1 Thomas A. Hooper, Jr. lrynard@pkh.com,
rwhitfield@pkh.com; aburd@pkh.com
Lisa A Rynard on behalf of Debtor 2 Mary E. Hooper lrynard@pkh.com,
rwhitfield@pkh.com; aburd@pkh.com
Robert E Warring on behalf of Creditor JPMorgan Chase Bank, N.A. rwarring@reedsmith.com,
docketingecf@reedsmith.com; bankruptcy-2628@ecf.pacerpro.com
Robert E Warring on behalf of Creditor JPMorgan Chase Bank, N.A. s/b/m to Bank One, N.A.
rwarring@reedsmith.com, docketingecf@reedsmith.com; bankruptcy-2628@ecf.pacerpro.com
Tracy Lynn Updike on behalf of Creditor Tracy Updike tlupdike@mette.com,
cgfraker@mette.com; ddwhistler@mette.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

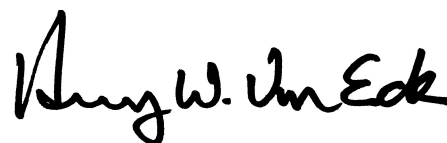
Debtor 1	<u>Thomas A. Hooper Jr.</u>	Social Security number or ITIN	xxx-xx-2641
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2 (Spouse, if filing)	<u>Mary E. Hooper</u>	Social Security number or ITIN	xxx-xx-6945
	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-01957-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Thomas A. Hooper Jr.
aka Thomas A. Hooper

Mary E. Hooper

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Joan Goodling, Deputy Clerk8/11/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.